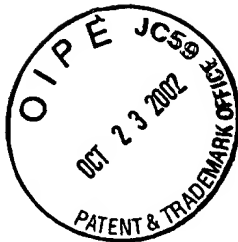


Respectfully submitted,



Rashida A. Karmali

Rashida A. Karmali, Esq.
Reg. No. 43,705
Attorney for Applicants
99 Wall Street, 10th Floor
New York, NY 10005

Date: October __, 2002

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United State Postal Service via first class mail addressed to: Commissioner of Patents, Washington, D.C. 20231 on October 17, 2002

Shaun P. Mulreed

Signature

RECEIVED

OCT 29 2002

GROUP 3600



Docket No. 121.002

Op/3624

5/a
11-05-02
mel

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Asani, Karim

SERIAL NO.: 09/523,789

Art Unit: 3624

FILED: 3/13/2000

Examiner: Wasylchak, Steven R.

FOR: **SYSTEM AND METHOD FOR SAFE FINANCIAL TRANSACTION IN
ELECTRONIC COMMERCE**

AMENDMENT UNDER 37 CFR 1.115

RECEIVED

OCT 29 2002

GROUP 3600

Commissioner for Patents

Washington, D.C. 20231

Sir:

In response to the office action dated July 29th 2002 applicants file this response to amend previously rejected claim 1.

IN THE CLAIM

Please amend the following claims as follows:

1. (Amended) A data processing system for executing an e-financial transaction in an account having at least one customer specified secure parameter, comprising:
- a central controller including a CPU and a memory operatively connected to said CPU;
 - at least one terminal, adapted for communicating with said central controller,